

METHOD AND SYSTEM FOR CONSOLIDATING AND DISTRIBUTING INFORMATION

5

ABSTRACT

10

15

20

25

A method and system are provided for consolidating and distributing information. Implementation of system functionalities for both restricted local and unrestricted system-wide uses are permitted. Open standards for hardware, software and firmware components and standardized medical codes, definitions and formats are supported. The preferred embodiment of the invention provides an integrated health care system. The invention can also be used to allow secure access to Social Security, annuity, retirement account, and benefit information, allowing individuals a unified view of their benefit and payment status. A centralized host maintains, consolidates, and redistributes information generated at all networked locations. Information is electronically transferred among the system components to link an individual's local records to those stored remotely. The individual information device, centralized host computer, and any other computers or networks linked to the system can therefore be automatically updated. An individual information device stores a service recipient's insurance information, a emergency records and critical health care histories. This information is accessed by the system for use in managing any aspect of the service recipient's health care. Portable terminals can be used to access the system. A portable terminal can also be used independently from the system to perform health care functions. Unrestricted system-wide, or restricted local uses are supported. Insurance coverage for services and treatments can be determined and the information transmitted directly from the carrier(s) to the service recipient and service provider(s). Supported features include service authorization, messaging, diagnostic services, coverage determination, billing, and electronic payment.